WHAT IS CLAIMED IS:

1. A novelty bank assembly, comprising:

a bank structure that defines an internal money
compartment;

an access door disposed in said bank structure for selectively accessing said money compartment;

at least one money port disposed in said bank structure for passing money into said at least one money port;

a character coupled to said bank structure, wherein said character is animated when money is passed into said at least one money port and when said access door is opened.

- 2. The assembly according to Claim 1, further including a speaker for broadcasting a selected audio message when said character is animated.
- 3. The assembly according to Claim 1, further including a memory containing a plurality of audio messages, wherein one audio message is selected from

said memory and audibly broadcast each time said character is animated.

- 4. The assembly according to Claim 3, further including a microphone for recording custom audio messages into said memory, wherein said custom audio messages become part of said plurality of audio messages.
- 5. The assembly according to Claim 3, wherein said plurality of audio messages contains a plurality of message types, wherein an audio message from a different message type is selected and broadcast depending upon whether money is added or removed from said bank structure.
- 6. The assembly according to Claim 3, further including a money presence sensor for sensing if at least a predetermined minimum amount of money is present within said money compartment.
- 7. The assembly according to Claim 6, wherein said plurality of audio messages contains a plurality of message types, wherein an audio message from a

different message type is selected and broadcast depending upon whether money is added or removed from said bank structure.

- 8. The assembly according to Claim 7, wherein said different message type is selected depending upon whether said predetermined minimum amount of money is present within said money compartment.
- 9. The assembly according to Claim 8, wherein said character can be animated in a plurality of different animation patterns, wherein an animation pattern is selected depending upon whether money is added or removed from said bank structure.
- 10. The assembly according to Claim 8, wherein said character can be animated in a plurality of different animation patterns, wherein an animation pattern is selected depending upon whether said predetermined minimum amount of money is present within said money compartment.

11. A method of operation for a novelty bank, comprising the steps of:

providing a bank structure that contains an internal money compartment;

providing an animated character coupled to the bank structure;

causing said animated character to move through a selected animation pattern each time money is added or removed from said money compartment.

- 12. The method according to Claim 11, wherein said animated character is moved through a first animation pattern when money is added to said money compartment and a second animation pattern when money is removed from said money compartment.
- 13. The method according to Claim 11, further including the step of broadcasting an audible message from said bank structure each time money is added or removed from said money compartment.

- 14. The method according to Claim 13, wherein a first type of audible message is broadcast when money is added to the money compartment and a second type of audible message is broadcast when money is removed from the money compartment.
- 15. The method according to Claim 11, further including the step of determining if money is present within said internal money compartment in excess of a predetermined minimum value.
- 16. The method according to Claim 15, wherein said step of determining if money is present includes the substep of sensing the weight of money contained within said internal money compartment.
- 17. The method according to Claim 15, wherein said step of determining if money is present includes the step of sensing if money contained in said internal money compartment exceeds a predetermined height.

18. The method according to Claim 15, further including the step of altering said selected animation pattern depending upon whether money contained within said internal money compartment exceeds said predetermined minimum.

19. A bank assembly, comprising:

a bank structure defining an internal
money compartment;

at least one sensor for sensing if money contained within said internal money compartment exceeds a predetermined minimum value;

an audio phrase generator that broadcasts an audible phrase dependent upon whether said predetermined minimum value is exceeded and whether money is being added to or taken from said internal money compartment.

20. The assembly according to Claim 19, further including an animated character that moves through a selected animation pattern depending upon whether said predetermined minimum value is exceeded and

whether money is being added to or taken from said internal compartment.